WHAT IS CLAIMED IS:

1. A method of performing a loyalty program for incentivizing members of the loyalty program to transact business with business participants of the loyalty program comprising:

providing one or more program computer systems comprising
   one or more processors and
   database memory having stored therein information representing (i) members and issued cards, (ii) participants and participant instructions for computing rebate amounts, and (iii) member transactions at participants,

receiving registration information for registering members and updating the database, wherein cards are issued to members and the registration information comprises issued-card information, wherein issued cards can be processed by a financial network and comprise information identifying members,

receiving transaction-tracking information identifying member transactions at participants and updating the database, wherein the transaction-tracking information is received from the financial network which generates such tracking information upon the processing of member cards which are presented during member transactions at participants,

determining rebate information due from participants in dependence on the stored information representing participant instructions and the member transactions, wherein the processors determine the rebate information, and

transmitting allocation-instruction information for causing the allocation of the determined rebates due and available to one or more loyalty vehicles for the benefit of the members, wherein the processor determines the instruction information, whereby the members are incentivized to transact further business with the participants.

2. The method of claim 1 wherein the financial network is a payment-card processing network, and wherein the transaction tracking information further comprises an indication

that payment authorizations for member transactions have been declined by the financial network.

3. The method of claim 2 further comprising the step of transmitting a message to the location of the member transaction and during the member transaction indicating that payment authorization has been declined.

4. The method of claim 1 further comprising the step of transmitting a message to the location of the member transaction and during the member transaction indicating that the member transaction has been successfully identified.

5. The method of claim 1 wherein the step of receiving registration information comprises receiving information transmitted to the program computer systems via a computer network connection.

6. The method of claim 1 wherein the step of receiving transaction-tracking information comprises receiving information transmitted to the program computer systems via a computer network connection with the financial network.

7. The method of claim 1 further comprising transmitting rebate-instruction information for causing the determined rebates to be made available by the participants.

8. The method of claim 7 further comprising

receiving information indicating that the transmitted rebate-instruction information has resulted in the determined rebates to be made available, and

receiving information indicating that the transmitted allocation-instruction information has caused the due and available rebates to be allocated.

9. The method of claim 1 wherein the processors further determine the allocation-instruction information to cause management of security investments for the benefit of the members.

10. The method of claim 1 wherein the administrators further determine the allocation-instruction information to cause management of security investments for the benefit of the members.

5 11. The method of claim 9 wherein the processors further determine the allocation-instruction information so the security investments comprise securities of the participants in proportions which reflect at least in part the rebates due and available from the participants.

12. The method of claim 1 wherein the processors further determine the allocation-
10 instruction information to cause direct incentives for the benefit of the members.

13. The method of claim 1 wherein the database further comprises information representing participant instructions for allocating rebates due and available, and wherein the processors further determine the allocation-instruction information in dependence on the stored
15 information representing participant allocation information.

14. The method of claim 1 wherein the stored information representing participant rebate instructions comprise a rebate percentage, wherein the stored information representing member transactions comprise total values of transactions at the participants, and wherein
20 the processors determine rebates due as the rebate percentage of the total transaction value.

15. The method of claim 1 wherein the stored information representing member transactions comprise identities of goods and services purchased, and wherein the processors determine rebates due to vary in dependence on the identities of the goods and
25 services purchased.

16. A computer system for providing a loyalty program for incentivizing members of the loyalty program to transact business with business participants of the loyalty program comprising:
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    database memory having stored therein information representing (i) members and issued cards, (ii) participants and participant instructions for computing rebate amounts, and (iii) member transactions at participants, and

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one or more processors capable of accessing the database memory and configured with at least one computer program for causing the processors to perform the steps of

receiving registration information for registering members and updating the database, wherein cards are issued to members and the registration information comprises issued-card information, wherein issued cards can be processed by a financial network and comprise information identifying members,

receiving transaction-tracking information identifying member transactions at participants and updating the database, wherein the transaction-tracking information is received from the financial network which generates such tracking information upon the processing of member cards which are presented during member transactions at participants,

determining rebate information due from participants in dependence on the stored information representing participant instructions and the member transactions, wherein the processors determine the rebate information, and

transmitting allocation-instruction information for causing the allocation of the determined rebates due and available to one or more loyalty vehicles for the benefit of the members, wherein the processor determines the instruction information,

whereby the members are incentivized to transact further business with the participants.

17. A computer system for providing a loyalty program for incentivizing members of the loyalty program, at least some of the members having electronic payment means, to transact business with business participants of the loyalty program comprising:

database memory having stored therein information representing (i) members, (ii) participants and participant instructions for computing rebate amounts, and (iii) member transactions at participants,

one or more processors capable of accessing the database memory and configured with at least one computer program for causing the processors to perform the steps of

5   receiving registration information for registering members and updating the database,

receiving transaction-tracking information identifying member transactions at participants and updating the database, wherein the transaction-tracking

10   information is generated by electronic payment means which members employ for transactions at participants,

determining rebates due from participants in dependence on the stored information representing participant instructions and the member

15   transactions, wherein the rebate information is determined by the processors, and

transmitting instructions for causing the allocation of the determined rebates due and received to one or more loyalty vehicles for the benefit of the

20   members, wherein the instructions are determined by the processors,

whereby the members are incentivized to transact further business with the participants.

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